

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KENNETH W VILLANOVA
VENESSA M VILLANOVA
Debtor(s)

Case No. 15-31248

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/14/2015.
- 2) The plan was confirmed on 12/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/22/2016.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,400.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$1,400.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$712.96
Court Costs	\$0.00
Trustee Expenses & Compensation	\$65.80
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$778.76**

Attorney fees paid and disclosed by debtor: \$2,197.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Amr Eagle Bk	Secured	25,000.00	NA	NA	0.00	0.00
Amr Eagle Bk	Unsecured	12,298.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	513.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	457.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	482.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,335.00	2,568.28	2,568.28	0.00	0.00
CAPITAL ONE NA	Unsecured	710.00	699.18	699.18	0.00	0.00
CERASTES LLC	Unsecured	1,972.00	2,245.94	2,245.94	0.00	0.00
COMENITY BANK	Unsecured	213.00	585.37	585.37	0.00	0.00
COMENITY BANK	Unsecured	323.00	714.93	714.93	0.00	0.00
COMENITY BANK	Unsecured	1,423.00	2,044.44	2,044.44	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	NA	2,355.03	2,355.03	0.00	0.00
CREDIT FIRST NA	Unsecured	715.00	1,305.86	1,305.86	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	4,056.00	4,359.52	4,359.52	0.00	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	2,965.00	3,309.03	3,309.03	0.00	0.00
Gemb/walmart	Unsecured	2,037.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	119.00	2,234.02	2,234.02	0.00	0.00
MIDLAND FUNDING	Unsecured	NA	381.97	381.97	0.00	0.00
NORTH SHORE BANK	Secured	30,000.00	NA	NA	0.00	0.00
NORTH SHORE BANK	Unsecured	17,998.00	NA	NA	0.00	0.00
OAK LAWN MUNICIPAL C U	Unsecured	1,540.00	NA	NA	0.00	0.00
OAK LAWN MUNICIPAL C U	Secured	3,000.00	NA	3,000.00	621.24	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	963.00	993.60	993.60	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	665.15	665.15	0.00	0.00
TD BANK USA	Unsecured	301.00	457.64	457.64	0.00	0.00
US BANK	Secured	22,733.00	NA	NA	0.00	0.00
US BANK HOME MORTGAGE	Secured	117,441.00	113,458.86	114,393.32	0.00	0.00
US BANK HOME MORTGAGE	Secured	0.00	934.46	934.46	0.00	0.00
ZALES	Unsecured	200.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$114,393.32	\$0.00	\$0.00
Mortgage Arrearage	\$934.46	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,000.00	\$621.24	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$118,327.78	\$621.24	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,919.96	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$778.76</u>
Disbursements to Creditors	<u>\$621.24</u>
TOTAL DISBURSEMENTS :	<u>\$1,400.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/10/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.